

Form BLdfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-08-43654-dem

Michele Pellegrino
aka Michele McKinley
44 Ibsen Avenue
Staten Island, NY 10312

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-0742

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on June 9, 2008; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Richard J. McCord (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: September 10, 2008

s/ Dennis E. Milton
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0207-1
Case: 08-43654

User: smooore
Form ID: 262

Page 1 of 1
Total Served: 19

Date Rcvd: Sep 10, 2008

The following entities were served by first class mail on Sep 12, 2008.

db +Michele Pellegrino, 44 Ibsen Avenue, Staten Island, NY 10312-1916
tr +Richard J. McCord, Certilman Balin Adler & Hyman, 90 Merrick Avenue,
East Meadow, NY 11554-1597
smg +Diana Adams, Office of the United States Trustee, 271 Cadman Plaza East,
Brooklyn, NY 11201-1820
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,
Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
5799177 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: Cach Llc, 370 17th St Ste 5000, Denver, CO 80202)
5799180 Hilco Rec, One Northbrook Pla, Northbrook, IL 60062
5799183 +Mount Sinai, One Gustave L. Levy Place, New York, NY 10029-6574
5799184 +North Shore Agency, 270 Spagnoli Road, Melville, NY 11747-3516
5799185 +Us Dept Of Education, 501 Bleecker St, Utica, NY 13501-2401
5799188 +Zales/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

The following entities were served by electronic transmission on Sep 10, 2008.

tr +EDI: BRJMCCORD.COM Sep 10 2008 15:38:00 Richard J. McCord, Certilman Balin Adler & Hyman,
90 Merrick Avenue, East Meadow, NY 11554-1597
5799176 EDI: BANKAMER.COM Sep 10 2008 15:38:00 Bank Of America, P.O. Box 15026,
Wilmington, DE 19850-5026
5799178 +EDI: CHASE.COM Sep 10 2008 15:38:00 Chase, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
5799179 +EDI: TSYS2.COM Sep 10 2008 15:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
5799181 +EDI: HFC.COM Sep 10 2008 15:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
5799182 +EDI: RESURGENT.COM Sep 10 2008 15:38:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
5799186 EDI: PROVID.COM Sep 10 2008 15:38:00 Washington Mutual, P.O. Box 9016,
Pleasanton, CA 94566-9016
5799187 +EDI: WTRWFNNB.COM Sep 10 2008 15:38:00 Wfnnb/victorias Secret, Po Box 182128,
Columbus, OH 43218-2128

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2008

Signature:

